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## FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: July 30, 2006

Fax No.: 1-571-273-8300

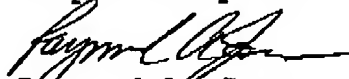
No. Pages: 32 (including cover)

Re: AMENDMENT AND RESPONSE TO OFFICE ACTION - U.S. PATENT  
APPLICATION SERIAL NO. 10/045,080

To Whom It May Concern:


Please find transmitted herewith an AMENDMENT AND RESPONSE  
TO OFFICE ACTION for filing in the above-identified  
application.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

JUL 30 2006

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on July 30, 2006.

  
Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION  
HISTORY INFORMATION, ACCOUNT HISTORY  
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, dated May 18, 2006, wherein the Examiner rejected Claims 23-42 for formal reasons, and

further wherein the Examiner rejected Claims 23-42 in view of a prior art reference.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: